

**Amendments to the Claims:**

Please amend claims 1, 6, 12, and 20, without prejudice or disclaimer, as follows.

**Claim 1 (currently amended):** A method for providing a multiple-service card, the method comprising the steps of:

receiving at a service partner establishment an application for a multiple-service card from a consumer, said application comprising credit card application information and service partner information, said service partner information related at least in part to membership in the service partner establishment;

communicating said credit card application information to a provider of credit services, ~~wherein said provider of credit services is configured to thereafter determine~~ wherein whether it desires to extend credit to the consumer; and

if said provider of credit services desires to extend credit to the consumer, causing a multiple-service card to be sent to the consumer, wherein said multiple-service card is configured for providing a primary party's services and a service partner's services.

wherein said step of determining comprises considering said credit card application information.

**Claim 2 (original):** The method of claim 1 further comprising replacing a multiple-service card, wherein said replacing comprises:

- a. requesting a card replacement administrator to create a replacement card;
- b. in response to said request, said card replacement administrator communicating with a card service engine;
- c. said card service engine communicating account information to a card generator;
- d. said card generator communicating account information to the service partner; and
- e. said service partner communicating account information to the card replacement administrator.

**Claim 3 (original):** The method of claim 1 further comprising canceling a service partner membership, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,
- b. producing a cancellation report, and
- c. producing a balancing report.

**Claim 4 (original):** The method of claim 1 further comprising canceling a primary party account, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,
- b. producing a cancellation report, and
- c. producing a balancing report.

**Claim 5 (original):** The method of claim 1 further comprising transferring an account to a second service partner, wherein said transferring comprises:

- a. transmitting a file comprising indicia of a service partner account,
- b. producing a transferring account report, and
- c. producing a balancing report.

**Claim 6 (currently amended):** A method for providing a multiple-service card, the method comprising the steps of:

receiving from a service partner establishment an application for a multiple-service card from a consumer, said application comprising credit card application information and membership card information, said membership card information related at least in part to membership in the service partner establishment;

determining whether it is desired to extend credit to the consumer, wherein said step of determining comprises considering said credit card application information;

if it is desired to extend credit to the consumer, communicating said membership card information to a provider of membership services; and

causing a multiple-service card to be sent to the consumer.

**Claim 7 (original):** The method of claim 6 further comprising replacing a multiple-service card, wherein said replacing comprises:

- a. requesting a card replacement administrator to create a replacement card;
- b. in response to said request, said card replacement administrator communicating with a card service engine;
- c. said card service engine communicating with a card generator;
- d. said card generator communicating with the service partner; and
- e. said service partner communicating with the card replacement administrator.

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**Claim 8 (original):** The method of claim 6 further comprising canceling a service partner membership, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be cancelled,
- b. producing a cancellation report, and
- c. producing a balancing report.

**Claim 9 (original):** The method of claim 6 further comprising canceling a primary party account, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be cancelled,
- b. producing a cancellation report, and
- c. producing a balancing report.

**Claim 10 (original):** The method of claim 6 further comprising transferring an account to a second service partner, wherein said transferring comprises:

- a. transmitting a file comprising indicia of an account to be transferred,
- b. producing a transferred account report, and
- c. producing a balancing report.

**Claim 11 (original):** The method of claim 6, further comprising fabricating a multiple service card having both primary party and service partner indicia.

**Claim 12 (currently amended):** A system for providing a multiple-service card comprising:

at least one service partner;  
a card service engine in communication with said at least one service partner; and  
at least one primary party in communication with said card service engine;  
wherein said at least one primary party provides a credit card service;  
wherein said at least one primary party is capable of receiving data from, and transmitting data to, said card service engine;

wherein said card service engine is configured to receive at a service partner establishment an application for a multiple-service card from a consumer, said application comprising credit card application information and service partner information, said service partner information related at least in part to membership in the service partner establishment, and wherein said primary party is configured to determine whether it desires to extend credit to the consumer ~~based on~~ after considering said credit card application information.

**Claim 13 (original):** The system of claim 12 wherein said service partner provides a membership club service.

**Claim 14 (original):** The system of claim 12 further comprising an information administrator in communication with said card service engine.

**Claim 15 (original):** The system of claim 12 further comprising a customer service administrator in communication with said card service engine.

**Claim 16 (original):** The system of claim 12 further comprising a card replacement administrator in communication with said card service engine.

**Claim 17 (original):** The system of claim 12 further comprising a fraud resolution administrator in communication with said card service engine.

**Claim 18 (original):** The system of claim 12 further comprising a card generator in communication with said card service engine.

**Claim 19 (original):** The system of claim 18, wherein said card generator is configured to fabricate a card having both primary party and service partner indicia.

**Claim 20 (currently amended):** A multiple-service card associated with which there is a service partner, a primary party and a holder, the card comprising:

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a first side and a second side,  
the first side having first indicia associated with said primary party,  
the second side having second indicia associated with said service partner,  
wherein said primary party is a provider of credit services and said service partner is a provider of membership club services;

wherein said service partner is configured to perform the steps of:

receiving at a service partner establishment an application for a multiple-  
service card from a consumer, said application comprising credit card application  
information and service partner information, said service partner information  
related at least in part to membership in the service partner establishment; and  
communicating said credit card application information to said primary  
party;

wherein said primary party is configured to perform the steps of:

considering said credit card application information and thereafter  
determining whether said primary party desires to extend credit to the consumer;  
and  
if said provider of credit services desires to extend credit to the consumer,  
causing a multiple-service card to be sent to the consumer, wherein said multiple-  
service card is configured for providing a primary party's services and a service  
partner's services.

**Claim 23 (original):** The multiple-service card of claim 20, said first indicia including an account number, a name of the holder, and an expiration date.

**Claim 24 (original):** The multiple-service card of claim 20, said second indicia including a service partner membership number.

**Claim 25 (original):** The multiple-service card of claim 20, said second indicia including a magnetic stripe that contains account information in machine readable form.

**Claim 26 (original):** The multiple-service card of claim 20, said second indicia including a space for a signature.

**Claim 27 (original):** The multiple-service card of claim 20, said second indicia including a customer service number.

**Claim 28 (original):** The multiple-service card of claim 20, said second indicia including a barcode representing a service partner membership number.

**Claim 29 (original):** The multiple-service card of claim 20, said second indicia including an image of the card holder.

### REMARKS

#### I. Status of Claims

In the January 16, 2003, Office action, the Examiner rejected claims 1-20 and 23-29. In order to expedite prosecution of this case, Applicants have amended, without prejudice or disclaimer, claims 1, 6, 12, and 20. Support for the various amendments may be found in the originally filed specification, claims and figures; no new matter has been introduced. After entry of the foregoing amendments, claims 1-20 and 23-29 (4 independent claims, 23 dependent claims) remain pending in the application. Reconsideration is respectfully requested.